## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

( Not for submission under 37 CFR 1.99)

Application Number		10617315				
Filing Date		2003-07-10				
First Named Inventor Jim D.		, Kunce				
Art Unit		2857				
Examiner Name	Mary C. Baran					
Attorney Docket Number		ER1-011US				

	6	2004	0015422	A1	2004-01-22		Glick, et al.							
	7	2005	0021286	A1	2005-01-27		Kunce, Jim D.							
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	1	Beroggi, et al., "Operational Risk Management," Engineering and Technology Management, 1998, Pioneering New Technologies: Management Issues of the Third Millennium, IEMC '98 Proceedings, International Conference on Oct. 11-13, 1998, pp. 447-451.												
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